

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_ ,  
creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

**In re Bankruptcy Mortgage Review - Marc R. Jones, Esq. and Lana J. Jones**

**Case No. 13-11831-JNP**

**Date: 3/30/2018**

Item No.	Date of Mortgage Payment	Contract Paid Date	Mortgage Amount Due	Mortgage Amount PAID by Joneses	Difference	Comments/Questions
1	2/15/2013	2/1/2013	\$2,005.67	\$2,005.67	\$0.00	
2	3/15/2013	3/1/2013	\$2,005.67	\$2,010.00	\$4.33	
3	4/15/2013	4/1/2013	\$2,005.67	\$2,005.67	\$0.00	
4	5/15/2013	5/1/2013	\$2,005.67	\$2,267.34	\$261.67	
5	6/14/2013	6/1/2013	\$2,005.67	\$2,010.00	\$4.33	
6	7/15/2013	7/1/2013	\$2,005.67	\$2,005.67	\$0.00	
7	NOT MADE	8/1/2013	\$2,005.67	\$0.00	(\$2,005.67)	
8	9/13/2013	8/1/2013 & 9/1/2013	\$2,005.67	\$4,080.00	\$2,074.33	Appears to be an issue with applying double payment.
9	10/31/2013	10/1/2013	\$2,005.67	\$1,570.00	(\$435.67)	
10	11/15/2013	11/1/2013	\$2,005.67	\$2,010.00	\$4.33	
11	12/13/2013	12/1/2013	\$2,005.67	\$2,055.00	\$49.33	
<b>Sub-Total 2013</b>			<b>\$22,062.37</b>	<b>\$22,019.35</b>	<b>(\$43.02)</b>	
12	1/15/2014	1/1/2014	\$2,054.11	\$2,055.00	\$0.89	
13	2/27/2014	2/1/2014	\$2,054.11	\$2,055.00	\$0.89	
14	3/17/2014	3/1/2014	\$2,054.11	\$1,555.00	(\$499.11)	
15	4/15/2014	4/1/2014	\$2,054.11	\$2,055.00	\$0.89	
16	5/22/2014	5/1/2014	\$2,054.11	\$2,055.00	\$0.89	
17	6/19/2014	6/1/2014	\$2,054.11	\$2,055.00	\$0.89	
18	7/18/2014	7/1/2014	\$2,054.11	\$1,555.00	(\$499.11)	
19	8/27/2014	8/1/2014	\$2,054.11	\$1,308.00	(\$746.11)	
20	NOT MADE	MISSING	\$2,054.11	\$0.00	(\$2,054.11)	
21	10/1/2014	9/1/2014	\$2,054.11	\$2,055.00	\$0.89	
22	11/4/2014	10/1/2014	\$2,054.11	\$2,055.00	\$0.89	
23	12/18/2014	11/1/2014 & 12/1/2014	\$4,108.22	\$3,055.00	(\$1,053.22)	This is where the issues start
<b>Sub-total 2014</b>			<b>\$26,703.43</b>	<b>\$21,858.00</b>	<b>(\$4,845.43)</b>	
24	2/10/2015	1/1/2015 & 2/1/2015	\$4,121.16	\$5,180.00	\$1,058.84	
25	2/13/2015	2/1/2015	\$2,060.58	\$2,065.00	\$4.42	
26	3/13/2015	3/1/2015	\$2,060.58	\$2,065.00	\$4.42	
27	4/15/2015	4/1/2015	\$2,060.58	\$2,065.00	\$4.42	
28	5/15/2015	5/1/2015	\$2,060.58	\$2,065.00	\$4.42	
29	6/16/2015	6/1/2015	\$2,060.58	\$2,065.00	\$4.42	
30	7/30/2015	7/1/2015	\$2,060.58	\$2,065.00	\$4.42	
31	8/24/2015	8/1/2015	\$2,060.58	\$2,065.00	\$4.42	
32	9/15/2015	9/1/2015	\$2,060.58	\$2,065.00	\$4.42	
33	10/15/2015	10/1/2015	\$2,060.58	\$2,065.00	\$4.42	
34	11/16/2015	11/1/2015	\$2,056.29	\$2,065.00	\$8.71	
35	12/16/2015	12/1/2015	\$2,056.29	\$2,065.00	\$8.71	
<b>Sub-Total 2015</b>			<b>\$26,778.96</b>	<b>\$27,895.00</b>	<b>\$1,116.04</b>	
36	1/19/2016	1/1/2016	\$2,056.29	\$2,065.00	\$8.71	
37	2/16/2016	2/1/2016	\$2,056.29	\$2,065.00	\$8.71	
38	3/15/2016	3/1/2016	\$2,056.29	\$2,065.00	\$8.71	
39	4/15/2016	4/1/2016	\$2,056.29	\$2,065.00	\$8.71	
40	5/25/2016	5/1/2016	\$2,056.29	\$2,065.00	\$8.71	
41	6/30/2016	6/1/2016	\$2,056.29	\$2,065.00	\$8.71	
42	8/4/2016	7/1/2014	\$2,056.29	\$2,095.00	\$38.71	
43	8/16/2016	8/1/2016	\$2,056.29	\$2,065.00	\$8.71	
44	9/16/2016	9/1/2016	\$2,056.29	\$2,065.00	\$8.71	
45	10/17/2016	10/1/2016	\$2,056.29	\$2,065.00	\$8.71	
46	11/16/2016	11/1/2016	\$2,056.29	\$2,065.00	\$8.71	

**In re Bankruptcy Mortgage Review - Marc R. Jones, Esq. and Lana J. Jones**  
**Case No. 13-11831-JNP**  
**Date: 3/30/2018**

Item No.	Date of Mortgage Payment	Contract Paid Date	Mortgage Amount Due	Mortgage Amount PAID by Joneses	Difference	Comments/Questions
47	12/16/2016	12/1/2016	\$2,078.15	\$2,090.00	\$11.85	
<b>Sub-Total 2016</b>			<b>\$24,697.34</b>	<b>\$24,835.00</b>	<b>\$137.66</b>	
48	1/18/2017	1/1/2017	\$2,078.15	\$2,085.00	\$6.85	
49	2/16/2017	2/1/2017	\$2,078.15	\$2,085.00	\$6.85	
50	3/16/2017	3/1/2017	\$2,078.15	\$2,085.00	\$6.85	
51	4/16/2017	4/1/2017	\$2,078.15	\$2,085.00	\$6.85	
52	5/31/2017	5/1/2017	\$2,078.15	\$2,085.00	\$6.85	
53	7/3/2017	6/1/2017	\$2,078.15	\$2,085.00	\$6.85	
54	7/17/2017	7/1/2017	\$2,078.15	\$2,085.00	\$6.85	
55	8/16/2017	8/1/2017	\$2,078.15	\$2,085.00	\$6.85	
56	9/15/2017	9/1/2017	\$2,078.15	\$2,085.00	\$6.85	
57	10/13/2017	10/1/2017	\$2,078.15	\$2,085.00	\$6.85	
58	11/16/2017	11/1/2017	\$2,078.15	\$2,085.00	\$6.85	
59	12/18/2017	12/1/2017	\$2,078.15	\$2,085.00	\$6.85	
<b>Sub-Total 2017</b>			<b>\$24,937.80</b>	<b>\$25,020.00</b>	<b>\$82.20</b>	
60	NOT MADE	1/1/2018	\$2,100.00	\$0.00	(\$2,100.00)	
61	2/15/2018	2/1/2018	\$2,100.00	\$2,200.00	\$100.00	
62	3/15/2018	3/1/2018	\$2,100.00	\$2,200.00	\$100.00	
<b>Sub-Total 2018</b>			<b>\$6,300.00</b>	<b>\$4,400.00</b>	<b>(\$2,000.00)</b>	
<b>Totals:</b>			<b>\$131,479.90</b>	<b>\$126,027.35</b>	<b>(\$5,552.55)</b>	

Total No. of Payments Required from 2/2013 to 1/2018:	60
Total Payments Made by Debtors:	57
<b>Missing No. of Payments**</b>	<b>3</b>

**\*\*NOTE:** Although (3) payments are missing, note that for missing payments (7) and (20) that additional money was included in payments (8), (23) and (24) to compensate. Payment No. (60) is the only payment that was not made due to a returned check.